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MORTGAGE

THIS MORT CACEY is made this 13th day of between the Mortgagor, William J. Gregory and Barbara B. Gregory

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(herein "Borrower"), and the Mortgagee, GREER FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of SOUTH CAROLINA, whose address is 107 Church Street, Greer, South Carolina 29651 (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of --- Eleven Thousand One Dollars, which indebtedness is Hundred and NO/100--evidenced by Borrower's note dated October 13,1980 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on October 1, 2000.

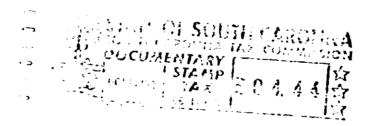
To Secure to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of GREENVILLE State of South Carolina: Chicks Springs Township, near Fairview Baptist Church, on the East side of Suber Road, and having the following metes and bounds, to-wit:

BEGINNING on a nail in the said Suber Road, joint corner with the Arthur Wood Estate land, and runs thence with the Hood Line, S. 73-00 E. 283 feet to old stone corner; Thence S. 25-00 W. 28 feet to an iron pin on the north side of driveway; thence with and parallel with the said driveway, S. 82-17 W. 236 feet to a nail in said Suber Road (iron pin back on line at 22); thence with the Suber Road, N. 10-38 W. 141.8 feet to the beginning corner.

This conveyance is subject to all restrictions, easements, rights of way, roadways and zoning ordinances of record, on the recorded plats or on the premises.

This is that same property conveyed to Mortgagors by deed of Don Elmore to be recorded herewith.

ALSO, all Mortgagors rights, titles and interest in and to the right of way over and upon the driveway which is adjacent to the above described property.



which has the address of Rt. 8, Suber Road (Street)

(City)

S. C. 29651 (herein "Property Address");

(State and Zip Code)

To Have and to Hold unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

SOUTH CAROLINA—1 to 4 Family—6/75—FNMA/FHLMC UNIFORM INSTRUMENT